

Fill in this information to identify your case:

United States Bankruptcy Court for the:

**Northern District of Illinois**

Case number (If known): \_\_\_\_\_ Chapter you are filing under:

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

☐ Check if this is an amended filing

## Official Form 101

# Voluntary Petition for Individuals Filing for Bankruptcy

12/22

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

### Part 1: Identify Yourself

#### 1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

#### About Debtor 1:

**Willie**

First name

**D**

Middle name

**Dotson**

Last name

Suffix (Sr., Jr, II, III)

#### About Debtor 2 (Spouse Only in a Joint Case):

First name

Middle name

Last name

Suffix (Sr., Jr, II, III)

#### 2. All other names you have used in the last 8 years

Include your married or maiden names and any assumed, trade names and *doing business as* names.

Do NOT list the name of any separate legal entity such as a corporation, partnership, or LLC that is not filing this petition.

First name

Middle name

Last name

Business name (if applicable)

Business name (if applicable)

First name

Middle name

Last name

Business name (if applicable)

Business name (if applicable)

#### 3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 4 0 9 5

OR

9xx - xx - \_\_\_\_\_

xxx - xx - \_\_\_\_\_

OR

9xx - xx - \_\_\_\_\_

Debtor 1

**Willie**

**D**

**Dotson**

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**About Debtor 1:**

**About Debtor 2 (Spouse Only in a Joint Case):**

**4. Your Employer Identification Number (EIN), if any.**

EIN

EIN

EIN

EIN

**5. Where you live**

**5020 W Division St**

Number

Street

Number

Street

**Chicago, IL 60651-3017**

City

State

ZIP Code

City

State

ZIP Code

**Cook**

County

County

**If your mailing address is different from the one above, fill it in here.** Note that the court will send any notices to you at this mailing address.

**If Debtor 2's mailing address is different from yours, fill it in here.** Note that the court will send any notices to you at this mailing address.

Number

Street

Number

Street

P.O. Box

P.O. Box

City

State

ZIP Code

City

State

ZIP Code

**6. Why you are choosing this district to file for bankruptcy**

*Check one:*

☒ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408)

*Check one:*

☐ Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.

☐ I have another reason. Explain.  
(See 28 U.S.C. § 1408)

Debtor 1 **Willie** **D** **Dotson** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 2:** Tell the Court About Your Bankruptcy Case

**7. The chapter of the Bankruptcy Code you are choosing to file under** *Check one.* (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form 2010)). Also, go to the top of page 1 and check the appropriate box.

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

**8. How you will pay the fee**

- ☐ **I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- ☒ **I need to pay the fee in installments.** If you choose this option, sign and attach the *Application for Individuals to Pay The Filing Fee in Installments* (Official Form 103A).
- ☐ **I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

**9. Have you filed for bankruptcy within the last 8 years?**

- ☒ No.
- ☐ Yes. District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
 MM / DD / YYYY
- District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
 MM / DD / YYYY
- District \_\_\_\_\_ When \_\_\_\_\_ Case number \_\_\_\_\_  
 MM / DD / YYYY

**10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**

- ☒ No.
- ☐ Yes. Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
 District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
 MM / DD / YYYY
- Debtor \_\_\_\_\_ Relationship to you \_\_\_\_\_  
 District \_\_\_\_\_ When \_\_\_\_\_ Case number, if known \_\_\_\_\_  
 MM / DD / YYYY

**11. Do you rent your residence?**

- ☐ No. Go to line 12.
- ☒ Yes. Has your landlord obtained an eviction judgment against you?  
☒ No. Go to line 12.
- ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Willie** **D** **Dotson** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 3:** Report About Any Businesses You Own as a Sole Proprietor

**12. Are you a sole proprietor of any full- or part-time business?**

- ☒ No. Go to Part 4.  
☐ Yes. Name and location of business

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

\_\_\_\_\_  
 Name of business, if any

\_\_\_\_\_  
 Number Street

\_\_\_\_\_  
 City State ZIP Code

*Check the appropriate box to describe your business:*

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))  
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))  
☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))  
☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))  
☐ None of the above

**13. Are you filing under Chapter 11 of the Bankruptcy Code, and are you a *small business debtor* or a debtor as defined by 11 U.S.C. § 1182(1)?**

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

*If you are filing under Chapter 11, the court must know whether you are a small business debtor or a debtor choosing to proceed under Subchapter V so that it can set appropriate deadlines. If you indicate that you are a small business debtor or you are choosing to proceed under Subchapter V, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).*

- ☒ No. I am not filing under Chapter 11.  
☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.  
☐ Yes. I am filing under Chapter 11, I am a small business debtor according to the definition in the Bankruptcy Code, and I do not choose to proceed under Subchapter V of Chapter 11.  
☐ Yes. I am filing under Chapter 11, I am a debtor according to the definition in § 1182(1) of the Bankruptcy Code, and I choose to proceed under Subchapter V of Chapter 11.

Debtor 1

**Willie**

**D**

**Dotson**

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**Part 4:** Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

- 14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?**

*For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?*



No.



Yes. What is the hazard?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

If immediate attention is needed, why is it needed?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Where is the property?

Number Street

\_\_\_\_\_

City

State

ZIP Code

Debtor 1	<b>Willie</b>	<b>D</b>	<b>Dotson</b>	
	First Name	Middle Name	Last Name	Case number (if known) _____

**Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling**

**15. Tell the court whether you have received a briefing about credit counseling.**

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

**About Debtor 1:**

*You must check one:*

☒ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

**About Debtor 2 (Spouse Only in a Joint Case):**

*You must check one:*

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.**

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ **I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.**

Within 14 days after you file this bankruptcy petition, you **MUST** file a copy of the certificate and payment plan, if any.

☐ **I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.**

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ **I am not required to receive a briefing about credit counseling because of:**

☐ **Incapacity.** I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ **Active duty.** I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Debtor 1 **Willie** **D** **Dotson** Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**Part 6:** Answer These Questions for Reporting Purposes

- 16. What kind of debts do you have?**
- 16a. Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- ☐ No. Go to line 16b.  
☒ Yes. Go to line 17.
- 16b. Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- ☐ No. Go to line 16c.  
☐ Yes. Go to line 17.
- 16c.** State the type of debts you owe that are not consumer debts or business debts.

- 17. Are you filing under Chapter 7?** ☐ No. I am not filing under Chapter 7. Go to line 18.  
☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
- ☒ No  
☐ Yes
- Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?**

- 18. How many creditors do you estimate that you owe?**
- ☒ 1-49 ☐ 1,000-5,000 ☐ 25,001-50,000 ☐ 50,000-100,000 ☐ More than 100,000  
☐ 50-99 ☐ 5,001-10,000  
☐ 100-199 ☐ 10,001-25,000  
☐ 200-999

- 19. How much do you estimate your assets to be worth?**
- ☒ \$0-\$50,000 ☐ \$1,000,001-\$10 million ☐ \$500,000,001-\$1 billion  
☐ \$50,001-\$100,000 ☐ \$10,000,001-\$50 million ☐ \$1,000,000,001-\$10 billion  
☐ \$100,001-\$500,000 ☐ \$50,000,001-\$100 million ☐ \$10,000,000,001-\$50 billion  
☐ \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐ More than \$50 billion

- 20. How much do you estimate your liabilities to be?**
- ☒ \$0-\$50,000 ☐ \$1,000,001-\$10 million ☐ \$500,000,001-\$1 billion  
☐ \$50,001-\$100,000 ☐ \$10,000,001-\$50 million ☐ \$1,000,000,001-\$10 billion  
☐ \$100,001-\$500,000 ☐ \$50,000,001-\$100 million ☐ \$10,000,000,001-\$50 billion  
☐ \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐ More than \$50 billion

**Part 7:** Sign Below

**For you**

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

**X** /s/ Willie D Dotson  
 Willie D Dotson, Debtor 1  
 Executed on 06/04/2024  
 MM/ DD/ YYYY

Debtor 1

**Willie**

**D**

**Dotson**

First Name

Middle Name

Last Name

Case number (if known) \_\_\_\_\_

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**X**

**/s/ Vaughn White**

Signature of Attorney for Debtor

Date **06/04/2024**

MM / DD / YYYY

**Vaughn White**

Printed name

**VW LAW LLC**

Firm name

**1755 Park St Suite 200**

Number Street

**Naperville**

City

**IL**

State

**60563**

ZIP Code

Contact phone **(312) 888-0131**

Email address **vaughn@vaughnwhite.com**

**6198291**

Bar number

**IL**

State



B2030 (Form 2030) (12/15)

United States Bankruptcy Court  
Northern District of Illinois

In re Dotson, Willie D

Case No. \_\_\_\_\_

Debtor

Chapter 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

☒ **FLAT FEE**

For legal services, I have agreed to accept ..... **\$1,950.00**

Prior to the filing of this statement I have received ..... **\$0.00**

Balance Due ..... **\$1,950.00**

☐ **RETAINER**

For legal services, I have agreed to accept and received a retainer of .....

The undersigned shall bill against the retainer at an hourly rate of .....

[Or attach firm hourly rate schedule.] Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

B2030 (Form 2030) (12/15)

- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**See Attachment**

CERTIFICATION	
I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.	
<u>06/04/2024</u>	<u>/s/ Vaughn White</u>
<i>Date</i>	Vaughn White <i>Signature of Attorney</i>
	Bar Number: 6198291 VW LAW LLC 1755 Park St Suite 200 Naperville, IL 60563 Phone: (312) 888-0131
	<u>VW LAW LLC</u>
	<i>Name of law firm</i>

IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)

IN RE: **Dotson, Willie D**

CASE NO

CHAPTER 7

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date **06/04/2024**

Signature **/s/ Willie D Dotson**  
Willie D Dotson, Debtor

Americash Loans LLC  
BO Box 1728  
Des Plaines, IL 60017

Amex  
American Express  
PO Box 981540  
El Paso, TX 79998

Midland Credit Mgmt  
Attn: Bankruptcy  
PO Box 939069  
San Diego, CA 92193

Migdal Law Group, LLP  
29 E Madison St Ste 1200a  
Chicago, IL 60602-4542

NCB Management Services  
Attn: Bankruptcy 1 Allied Drive  
Trevose, PA 19053

Portfolio Recovery Associates,  
LLC  
Attn: Bankruptcy 120 Corporate  
Boulevard  
Norfolk, VA 23502

The Bureaus Inc  
Attn: Bankruptcy Attn: Bankruptcy  
650 Dundee Rd , Ste 370  
Northbrook, IL 60062

US Small Business  
Administration  
409 3rd St Sw  
Washington, DC 20416-0011

Verizon Wireless  
500 Technology Dr 599  
Saint Charles, MO 63304

**VW LAW LLC**  
Low Cost Bankruptcy Center  
312-888-0131  
vaughn@vaughnwhite.com

1755 Park St.  
Suite 200  
Naperville, IL 60563

Cicero Office:  
5814 W. Cermak Rd.  
Cicero, IL 60804

### **TWO-CONTRACT DISCLOSURE**

This Two-Contract Disclosure memorializes the understanding of the undersigned ( "Client" or "you", whether one or more individuals) about VW LAW LLC ("Law Firm") and its "Two-Contract Procedure" and sets forth the options that Law Firm has discussed with you.

**Accordingly, you acknowledge and agree:**

1. The Services contained in the Pre-Petition Chapter 7 Bankruptcy Engagement Agreement attached hereto and incorporated by reference herein (i.e., the first contract of the Two-Contract Procedure) do not contemplate a complete bankruptcy filing.
2. Law Firm has made you aware of an alternative way to pay for your bankruptcy attorney's fees and costs other than through the Two-Contract Procedure. **The alternative way would be for you to pay Law Firm in full before filing bankruptcy, either in installments, or in one lump sum. Debtor has indicated a lump sum payment is not possible at this time.**
3. After your incomplete (deficient or skeleton) bankruptcy petition is filed under the Two-Contract Procedure, you have the following three options for post-petition legal services to complete your bankruptcy case:
  - a. You can complete your case on your own without an attorney (pro se). However, you are advised that doing so may be risky and ill-advised. Law Firm does not recommend that individuals attempt to represent themselves in legal proceedings. Upon notification from you of your intention to proceed pro se, Law Firm will file the appropriate pleadings to withdraw from the case; or
  - b. You can hire another bankruptcy attorney to complete the case. If you retain another bankruptcy attorney, Law Firm will cooperate in filing the appropriate paperwork to substitute the new attorney in Law Firm's place; or
  - c. You can hire Law Firm to complete your case by signing Law Firm's Post-Petition Chapter 7 Bankruptcy Engagement Agreement (i.e., the second contract of the Two-Contract Procedure). Law Firm has presented a copy of the Post-Petition agreement to you along with this initial contract for your review, You will have seven (7) days from the date that your incomplete bankruptcy petition is filed in which to hire Law Firm to complete your case. If you do not hire Law Firm within that time period, you agree and consent to Law Firm's withdrawal from the case.

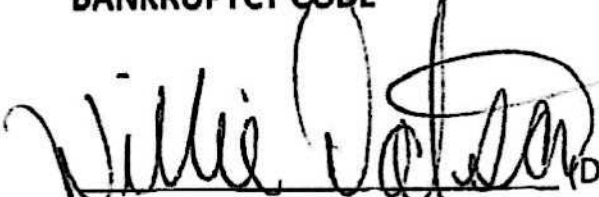
4. If you do not hire Law Firm to complete the post-petition legal services necessary to complete the case, you must, at a minimum, do the following to complete the case or otherwise prevent the case from being dismissed (the following is not a comprehensive list of everything that you may need to do to complete the case):
  - a. Pay the court filing fee installments by the dates shown on the Application To Pay Court Filing Fees in Installments (if you did not pay your court filing fee in full when your case was filed);
  - b. File completed statements, schedules, and related documents with the court within 14 days of filing the incomplete petition, including, without limitation, Summary of Schedules, Schedules A/B, C, D, E/F, G, H, I, and J, and Statements of Financial Affairs, Intention and Chapter 7 Statement of Current Monthly Income. These forms can be found at <https://www.uscourts.gov/forms/bankruptcy-forms>;
  - c. Provide pay advices for the sixty (60) day period immediately before filing the case to the Chapter 7 Trustee no later than 7 days before your Section 341 Meeting of Creditors;
  - d. Provide your most recently filed tax return to the Chapter 7 Trustee and any other documents requested by the bankruptcy trustee no later than 7 days before your Section 341 Meeting of Creditors;
  - e. Attend your Section 341 Meeting of Creditors to answer the questions of the bankruptcy trustee and any participating creditors; and
  - f. Complete your required debtor education course and file the course completion certificate with the Court.
5. If you do not hire Law Firm for post-petition services, then pursuant to Rule 2091-1 of the Local Rules of the United States Bankruptcy Court for the Northern District of Illinois (the "Local Rules"), Law Firm may file a motion with the Court to withdraw as counsel, but will remain as attorney of record and is obligated to continue to represent you in all respects until such time when the case is closed, dismissed, or the Court enters an Order authorizing Law Firm to withdraw from the Case.
6. You have had the opportunity to ask questions about the Two-Contract Procedure and obtain answers to those questions before signing this Two-Contract Disclosure, and you sign this disclosure consciously and freely.

#### **ACKNOWLEDGEMENT AND AGREEMENT**

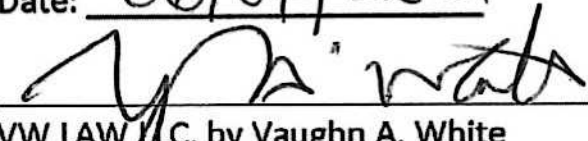
I have read and understand the foregoing "Two-Contract Disclosure," it has been explained to me by the undersigned Law Firm attorney, and by affixing my signature hereto, I acknowledge receipt of a copy hereof and I agree to its conditions.

THE BANKRUPTCY CODE REQUIRES Vaughn A. White, Attorney at Law, and VW LAW LLC, TO EXPLICITLY AND CONSPICUOUSLY INFORM YOU THAT:

WE ARE A DEBT RELIEF AGENCY, WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF UNDER THE BANKRUPTCY CODE

  
\_\_\_\_\_  
(Debtor 1)

\_\_\_\_\_  
(Debtor 2)

Date: 06/04/2024  
  
\_\_\_\_\_  
VW LAW LLC, by Vaughn A. White

Date: \_\_\_\_\_  
Dated: 6/4/2024



## Pre-Petition Chapter 7 Bankruptcy Engagement Agreement

This Pre-Petition Chapter 7 Bankruptcy Engagement Agreement, including the attached Two-Contract Disclosure, which is incorporated by reference herein, (this "Agreement") is executed by and between VW LAW LLC (hereinafter referred to as "Law Firm", "us", or "we") and the following named individual(s) (hereinafter referred to as "Client" or "you", whether one or more individuals):

Willie Dotson (Debtor 1)

\_\_\_\_\_ (Debtor 2, if applicable)

The parties have reviewed Client's finances, are in agreement that filing for bankruptcy under chapter 7 is the best solution for resolving Client's financial situation, and further agree as follows:

**1. Services Provided. Incomplete Bankruptcy Filing.**

- a. We will provide the following legal services ("Services") on your behalf in connection with filing your incomplete (deficient or skeleton) bankruptcy petition (the "Services"): (a) initial consultation; (b) analysis of your financial situation; (c) exemption planning; (d) file setup; (e) enrollment in a credit counseling course; (f) prior case records search; (g) preparation of your "incomplete bankruptcy petition", which consists of the Voluntary Petition, Statement About Your Social Security Numbers, Creditor Mailing Matrix, Verification of Creditor Matrix and Credit Counseling Course Certificate; (h) preparation of an application to pay the court filing fee in installments (if you are unable to pay it in full before filing bankruptcy); and (i) filing the incomplete bankruptcy petition and application to pay the filing fee in installments with the Court.
  - b. **You understand and acknowledge that the Services contained herein do not contemplate a complete bankruptcy filing.** You understand that you must either hire a bankruptcy attorney to assist you in completing your bankruptcy filing or complete it yourself or your case will be automatically dismissed without a discharge. **Pursuant to Rule 2091-1 of the Local Rules of the United States Bankruptcy Court for the Northern District of Illinois (the "Local Rules"), if you do not hire us for post-petition services to complete your bankruptcy filing, then Law Firm may file a motion with the Court to withdraw as counsel, but will remain as attorney of record and will be obligated to continue to represent you in all respects until such time when the case is closed, dismissed, or the Court enters an Order authorizing us to withdraw from the Case.**
2. **Legal Fees.** The amount due to Law Firm from you prior to filing your incomplete bankruptcy petition is \$ 0.00 (the "Pre-Filing Fee"). The Pre-Filing Fee is non-refundable, it is earned upon receipt as compensation to Law Firm for your consultation, exemptions planning, file setup, credit counseling course, and records search, and it will be deposited into Law Firm's operating account, whether or not a bankruptcy case is filed. The Pre-Filing Fee will not be refunded even if your case is not filed with the Court. If this Agreement is terminated before your case is filed, Law Firm shall be deemed to earn and you agree to pay, in addition to the Pre-Filing Fee, any additional fees in excess of the Pre-Filing Fee based on the time spent by Law Firm working on Client's matter, measured in one-tenth (1/10) of an hour (six-minute) increments, with a minimum time of one-tenth (1/10) of an hour for any work performed, multiplied by Law Firm's then-prevailing hourly

rates. If Law Firm files your case, any unpaid portion of the fees earned by Law Firm before your case is filed will be waived.

3. **Costs.** You are responsible for all costs associated with your bankruptcy ("Costs"), including your court filing fee (\$338.00), the cost of your credit counseling course (price ranges from \$9.95 to \$32.00), and the cost of your credit report (\$37.00 for an individual or \$64.00 for a married couple). Law Firm may advance the cost of your credit counseling course and the cost of your credit report. If you cannot afford to pay your court filing fee in full when your case is filed, Law Firm will prepare your Application To Pay Filing Fees in Installments to allow you to pay it in up to four installments over no more than 120 days. **Upon filing your case, any unpaid portion of the court filing fee must be paid according to the Application To Pay Filing Fees in Installments or your case will be dismissed without a discharge and you will be ineligible to pay the court's filing fee in installments in any future filings.**
4. **Completing Your Case After It Is Filed.** To complete your bankruptcy case after your incomplete bankruptcy petition is filed you can: (1) complete the case on your own without any attorney (pro se); (2) engage another attorney to complete the case; or (3) engage us to finish the case. To engage us to complete the additional statements, schedules and related documents required to complete your bankruptcy filing, you will need to enter into a Post-Petition Chapter 7 Bankruptcy Engagement Agreement with us, which will require you to pay Law Firm an additional fee at Law Firm's then prevailing rate, which is currently \$1,950.00 to be paid with funds from refund of the \$988 Garnishment in case number 22M1118344. The remaining balance to be paid in 5 monthly installments of \$200.00, until the entire \$1,950 is paid. Any amount above the \$1,950 will be refunded to client. Payments begin 30 days after your case is filed. You acknowledge and agree that your bankruptcy filing will be incomplete if you do not engage us to complete the incomplete filing. **If you do not: (a) hire Law Firm within seven (7) days after your case is filed and (b) provide Law Firm with ALL information and documents requested from you in order to complete your filing within fourteen (14) days after your case is filed, your case may be subject to dismissal. In the event that Client fails to hire Law Firm to complete the case within seven (7) days after the case is filed, Law Firm may seek permission to withdraw from the case by filing a motion with the Bankruptcy Court. Law Firm will continue to be counsel of record for Client, however, until such time when the case is closed, dismissed, or the Court enters an order authorizing Law Firm to withdraw from the Case.**
5. **Payments by Check and Funds Clearance.** If Client pays any amount due under this Agreement by personal check, cashier's check, or money order, such payments must be made payable to "VW LAW LLC". Law Firm will not file Client's case until all funds paid to Law Firm under this Agreement clear Law Firm's financial institution.
6. **No Borrowing.** Client agrees that Client will not borrow money to pay any amounts owed under this Agreement. However, a family member or friend may give Client money to pay amounts due under this Agreement as a "no strings attached" gift.
7. **Client Cooperation.** Client agrees to cooperate with Law Firm as follows:
  - a. Client will promptly inform Law Firm of any changes of Client's physical and mailing addresses, telephone number, and email address;

- b. Client will furnish all documents and information requested by Law Firm in connection with this Agreement and Client represents that such documents and information will be complete, accurate, AND truthful;
  - c. Client will timely comply with any Court or trustee directives;
  - d. Client will completely and accurately disclose all of Client's assets and liabilities along with Client's best estimates of the replacement values of Client's assets, considering their age and condition;
  - e. Client will completely and accurately provide Client's monthly income and expenses;
  - f. Client will communicate with Law Firm in a civil manner via: (a) any online portal provided by Law Firm to Client; (b) email using Client's email address stated in this Agreement or later provided by Client to Law Firm, if any; (c) voice or text messaging at any cell phone number stated in this Agreement or later provided by Client to Law Firm and Client further agrees that Client shall be responsible for any text messaging charges imposed upon Client by Client's cellular phone service provider; and (d) via any video conferencing service used by Law Firm to communicate with Client;
8. **Failure to Pay.** IF, PRIOR TO FILING CLIENT'S CASE, CLIENT FAILS TO PAY ANY AMOUNT DUE UNDER THIS AGREEMENT, LAW FIRM WILL BE RELIEVED FROM THE RESPONSIBILITY OF PERFORMING ANY FURTHER WORK UNDER THIS AGREEMENT AND THIS AGREEMENT SHALL BE TERMINATED UPON WRITTEN NOTICE FROM ATTORNEY TO CLIENT AT CLIENT'S LAST KNOWN EMAIL ADDRESS OR POSTAL MAILING ADDRESS.
9. **Failure to Cooperate.** Law Firm will be relieved of the responsibility to represent Client and this Agreement shall be terminated upon written notice from Law Firm to Client at Client's last known email address or postal mailing address if Client fails to cooperate with Law Firm in connection with Client's bankruptcy matter. Examples of such non-cooperation by Client include, but are not limited to: (a) Client's dishonesty in providing information to Law Firm; (b) CLIENT'S FAILURE TO PROVIDE LAW FIRM WITH ALL INFORMATION AND DOCUMENTS REQUESTED BY LAW FIRM AND IN THE MANNER REQUESTED BY LAW FIRM IN ORDER TO PREPARE CLIENT'S BANKRUPTCY FILING WITHIN ONE MONTH AFTER ATTORNEY MAKES SUCH REQUEST TO CLIENT IN WRITING; (c) Client's failure to provide Law Firm with other information or documents requested by Law Firm in time and with sufficient adequacy to enable Law Firm to timely respond to any inquiry from the Court, the U.S. Trustee, the case trustee, a creditor, or other party entitled to a response under law; (d) Client's failure to promptly inform Law Firm of changes of Client's mailing address, telephone number, and email address, if any; (e) Client's repeated failure to respond to Law Firm's attempts to contact Client via telephone, text and email; and (f) Client's failure to appear at any Court hearing or trustee meeting, unless Law Firm informs Client that Client's appearance is not required. If these failings on Client's part occur after Law Firm has filed Client's bankruptcy case, Law Firm can only be relieved if the court allows Law Firm's withdrawal. Client will receive notice of any motion and hearing on Law Firm's desire to withdraw.
10. **Termination by Client.** This Agreement may be terminated by Client for any reason by email notice to Law Firm.



- 11. Refund Upon Termination Prior to Filing Case.** All amounts paid towards the Pre-Filing Fee and towards the reimbursement of costs incurred by Law Firm in connection with this Agreement are non-refundable. Client shall not be entitled to any refund after Law Firm files Client's case. However, if this Agreement is terminated before Law Firm files Client's case, Client may be entitled to a refund of some or all of the amounts paid by Client to Law Firm. Such refund, if any, shall be determined as follows:
- a. Calculate the Earned Fee, which equals the greater of: (i) the Pre-Filing Fee; and (ii) the product of the time spent by Law Firm working in connection with this Agreement, measured in 1/10 of an hour (six-minute) increments multiplied by Law Firm's hourly rates.
  - b. Calculate the Total Charges, which equal the sum of: (i) the Earned Fee; and (ii) all costs incurred by Law Firm under this Agreement; and
  - c. If the sum of all payments received by Law Firm under this Agreement exceeds the Total Charges, Law Firm will refund such excess amount by mailing a check for the excess amount made payable to Client to Client's last known mailing address.
- 12. Law Firm's Hourly Rates.** Law Firm's hourly rates are currently as follows and are subject to increase from time to time upon prior written notice to Client: (a) \$350.00 per hour for the services of attorneys working for Law Firm, including attorneys who are owners of Law Firm and attorneys employed or contracted by Law Firm; and (b) \$150.00 per hour for the services of any paralegal, law clerk, legal assistant, or other non-attorney employed or contracted by Law Firm.
- 13. Effect of Discharge on Pre- and Post-Filing Amounts Due to Law Firm.** Any unpaid amounts due to us under this Agreement at the time that your incomplete bankruptcy petition is filed will be discharged and unenforceable against you. However, after your petition is filed, any agreement for post-filing services will create a debt that is not affected by your bankruptcy filing. You will remain personally liable for any amounts due on account of such post-filing services and you could be sued if you default on a post-filing payment plan.
- 14. Disclaimer and Acknowledgement.** We disclaim any responsibility for inaccurate or incomplete personal or financial information provided by you. You acknowledge: (a) that we have not made representations or warranties regarding the outcome of your matter; (b) you cannot file repeated bankruptcy petitions within a year without losing or limiting the length of the "automatic stay"; (c) we cannot advise you to improperly incur debt; (d) you cannot file chapter 7 bankruptcy in bad faith or if you have the ability to repay your creditors; (e) that within five business days of the date that we first provided you with bankruptcy assistance, we provided you with this Agreement and the Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy, attached hereto and incorporated by reference herein, and you have read and understand your obligations set forth in said notice; (f) your bankruptcy case may be dismissed for failure to timely file documents, attend hearings, or meet deadlines; (g) you will not dispose of any of your assets after your case is filed unless and until the bankruptcy trustee abandons your assets because you may be required to liquidate or surrender all nonexempt assets to the bankruptcy trustee or buy back your nonexempt assets from the bankruptcy trustee; and (h) the bankruptcy automatic stay, which prevents creditors from collecting against you, does not apply until your case is filed with the court.

15. **Client Remains Liable for Unpaid Fees and Unreimbursed Costs After Termination.** If this Agreement is terminated before Law Firm files Client's case and Client has not paid Law Firm for all fees earned by Law Firm or Client has not reimbursed Law Firm for all costs incurred by Law Firm on Client's behalf, Client will remain liable to Law Firm for such unpaid fees and unreimbursed costs even after termination of this Agreement and Client shall immediately pay Law Firm the amount of such unpaid fees and unreimbursed costs upon demand.
16. **NO OTHER SERVICES PROVIDED.** ANY SERVICES NOT DESCRIBED ABOVE, SUCH AS AN APPEAL, ADVERSARY PROCEEDING, OR REPRESENTATION IN A SUIT FILED BY CLIENT, ARE NOT INCLUDED IN THIS AGREEMENT AND, IF LAW FIRM AGREES TO PROVIDE SUCH ADDITIONAL SERVICES, WILL BE PROVIDED ONLY THROUGH A SEPARATE WRITTEN ENGAGEMENT AGREEMENT SIGNED BY ALL PARTIES.
17. **Governing Law, Jurisdiction and Venue.** The laws of the State of Illinois will govern this Agreement and the jurisdiction and venue for the enforcement of this Agreement shall be found exclusively in, and the parties submit to personal jurisdiction of the Circuit Courts Illinois and the United States Bankruptcy Court for the Northern District of Illinois.
18. **Documents Obtained From Client.** Law Firm's policy is to NOT accept or retain paper documents from its clients. Except for your original initialed and signed bankruptcy documents and unless required by the Court in an evidentiary matter, in which case you will be informed in advance, you agree to only electronically submit PDF documents to Law Firm. Unless otherwise required by law, Law Firm will retain your files and any pleadings, correspondence, or other documents contained therein for seven years after your case has closed or, if your case is not filed by Law Firm, for one year after your representation by Law Firm has ended. After that time, they may be destroyed by Law Firm. Within that time period, you may request copies of your documents in Law Firm's files for a fee of \$50 for storage retrieval and processing.
19. **Termination Due To Client Delay.** If, due to your delay, your bankruptcy case has not been filed within one month of the date of this Agreement, we shall have the right to terminate this Agreement or extend the one-month period by email notice to you. Examples of your delay include: instructing us to wait to file your case; not providing ALL information requested by us; and not providing ALL documents requested by us in PDF format and in the manner requested by us.
20. **Conflicts of Interest, Married Couples.** If Client is a married couple, Client acknowledges that Law Firm cannot take sides in any dispute between the spouses. Client waives any conflict of interest that may arise in regard to such dispute. It is agreed that any information communicated to one spouse by Law Firm shall be deemed to be communicated to both spouses. It is further agreed that any information communicated to Law Firm by one spouse may be shared by Law Firm with the other spouse.
21. **Voidable Agreement.** This Agreement shall be voidable at the option of Law Firm if it is not executed by all parties within five business days after the first date on which Law Firm provides Client with any bankruptcy assistance services.
22. **Severability.** If one or more provisions of this Agreement are held to be unenforceable under applicable law, such provision shall be excluded from this Agreement and the balance of this

Agreement shall be interpreted as if such provision were so excluded and shall be enforceable in accordance with its terms.

23. **Complete Agreement.** This Agreement and the attached notice represent the complete agreement between the parties and may not be modified or replaced except by a subsequent written agreement executed by all parties.

24. **Electronic Signatures Permission.** By signing this Agreement, Client hereby gives Law Firm express written permission to affix Client's electronic signature to the bankruptcy documents that Law Firm will electronically file with the Bankruptcy Court on Client's behalf.

**25. Communications Policy.**

- a. Client may at times attempt to reach Law Firm by telephone, but Client understands that Law Firm is often unavailable by telephone since Law Firm is often occupied with court appearances, 341 meetings, client appointments, preparing and filing documents with the court. Client agrees to schedule telephone calls only as necessary.
- b. Email. Email is the best way to reach Law Firm. Law Firm aspires to check and respond to emails within a reasonable timeframe based on the circumstances. This allows Law Firm uninterrupted time to work on cases and attend meetings as needed.
- c. Returning Messages. Emails, voicemails, and other messages received outside regular weekday business hours or on holidays will be addressed during regular weekday business hours.
- d. Electronic Delivery. Client agrees to electronic delivery of all updates on Client's case, Client's file, court documents, and correspondence from the court and from all other interested parties, such as trustees, creditors, and other attorneys via email or via other electronic means to be established by Law Firm. If Client hires a new attorney, Client agrees for Law Firm to deliver Client's file to the new attorney via Dropbox, Google Drive or other electronic means established by Law Firm.

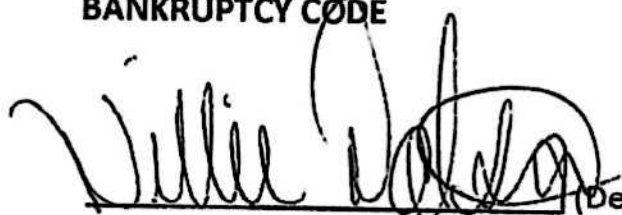
**ACKNOWLEDGEMENT AND AGREEMENT**

I, the undersigned Client, have read and understand the within and foregoing "Pre-Petition Chapter 7 Bankruptcy Engagement Agreement," it has been explained to me by the undersigned Law Firm attorney, and by affixing my signature hereto, I acknowledge receipt of a copy hereof and agree to its conditions. In preparing to file my chapter 7 case, I will provide Law Firm with the information requested by Law Firm concerning my assets and liabilities and it will be true and complete to the best of my knowledge and belief. I further acknowledge that Law Firm has not advised me to incur debt in order to pay Law Firm's fees in this matter. Any contribution made by a third party to assist me in paying my legal fees is done with my consent and is or shall be a gift (rather than a loan to be repaid in the future).



**THE BANKRUPTCY CODE REQUIRES Vaughn A. White, Attorney at Law, and VW LAW LLC, TO EXPLICITLY AND CONSPICUOUSLY INFORM YOU THAT:**

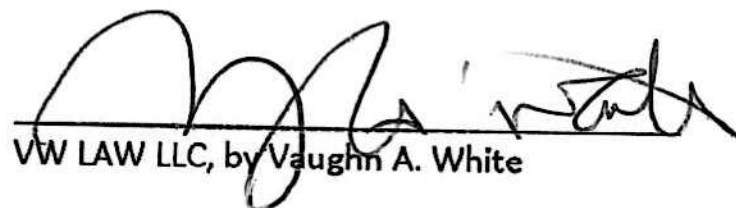
**WE ARE A DEBT RELIEF AGENCY, WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF UNDER THE BANKRUPTCY CODE**

  
\_\_\_\_\_  
(Debtor 1)

\_\_\_\_\_  
(Debtor 2)

Date: 06/04/2024

Date: \_\_\_\_\_

  
\_\_\_\_\_  
VW LAW LLC, by Vaughn A. White

Dated: 06/04/2024

**Fill in this information to identify your case:**

United States Bankruptcy Court for the:

NORTHERN DISTRICT OF ILLINOIS

Case number (if known) \_\_\_\_\_

Chapter you are filing under:

☒ Chapter 7

☐ Chapter 11

☐ Chapter 12

☐ Chapter 13

☐ Check if this is an amended filing

**Official Form 101**

**Voluntary Petition for Individuals Filing for Bankruptcy**

04/20

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 7: Sign Below**

For you

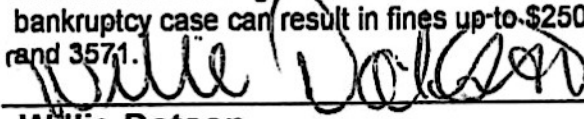
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.



Willie Dotson  
Signature of Debtor 1

\_\_\_\_\_  
Signature of Debtor 2

Executed on 06/04/2024  
MM / DD / YYYY

Executed on \_\_\_\_\_  
MM / DD / YYYY



Fill in this information to identify your case:

Debtor 1	<u>Willie</u>	<u>Dotson</u>
	First Name	Middle Name Last Name
Debtor 2		
(Spouse if, filing)	First Name	Middle Name Last Name
United States Bankruptcy Court for the:	<u>NORTHERN DISTRICT OF ILLINOIS</u>	
Case number		
(if known)		

☐ Check if this an amended filing

Official Form 103A

Application for Individuals to Pay the Filing Fee in Installments

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information.

Part 1: Specify Your Proposed Payment Timetable

1. Which chapter of the Bankruptcy Code are you choosing to file under?

- ☒ Chapter 7  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13

2. You may apply to pay the filing fee in up to four installments. Fill in the amounts you propose to pay and the dates you plan to pay them. Be sure all dates are business days. Then add the payments you propose to pay.

You propose to pay...

\$ 84.50

☒ On or before this date.....

07/04/2024

MM / DD / YYYY

You must propose to pay the entire fee no later than 120 days after you file this bankruptcy case. If the court approves your application, the court will set your final payment timetable.

\$ 84.50

On or before this date.....

08/02/2024

MM / DD / YYYY

\$ 84.50

On or before this date.....

09/03/2024

MM / DD / YYYY

+ \$ 84.50

On or before this date.....

10/02/2024

MM / DD / YYYY

\$ 338.00

Total

Your total must equal the entire fee for the chapter you checked in line 1.

Part 2: Sign Below

By signing here, you state that you are unable to pay the full filing fee at once, that you want to pay the fee in installments, and that you understand that:

- You must pay your entire filing fee before you make any more payments or transfer any more property to an attorney, bankruptcy petition preparer, or anyone else for services in connection with your bankruptcy case.
- You must pay the entire fee no later than 120 days after you first file for bankruptcy, unless the court later extends your deadline. Your debts will not be discharged until your entire fee is paid.
- If you do not make any payment when it is due, your bankruptcy case may be dismissed, and your rights in other bankruptcy proceedings may be affected.

x

Willie Dotson  
Signature of Debtor 1

x

Signature of Debtor 2

x

Vaughn White  
Your attorney's name and signature, if you used one

Date 06/04/2024  
MM / DD / YYYY

Date \_\_\_\_\_  
MM / DD / YYYY

Date 6/4/2024  
MM / DD / YYYY

**United States Bankruptcy Court  
Northern District of Illinois**

In re Willie Dotson Case No. \_\_\_\_\_  
Debtor(s) Chapter 7

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 8

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: 06/04/2024

  
\_\_\_\_\_  
Willie Dotson  
Signature of Debtor